



# FINANCIAL VALUES

## Instructions

What you consider to be a luxury, your spouse or partner may consider a necessity, and vice versa. This exercise is designed to get you thinking and talking about financial values in terms of goods and services that are important to you both.

In the space next to the items listed below, use one of the following terms to rate each item:

1. Necessary

2. Very Useful

3. Desirable

4. Luxury

5. Not Desirable

Respond with your true feelings and not as you think you are supposed to respond. Do not consult with your partner when completing the worksheet. Compare results and discuss significant differences.



### Financial Planning:

- \_\_\_\_\_ Emergency savings account
- \_\_\_\_\_ Retirement savings
- \_\_\_\_\_ Additional investments (non-retirement)
- \_\_\_\_\_ Debt elimination
- \_\_\_\_\_ Extra expenses when spouse is deployed
- \_\_\_\_\_ Additional life insurance
- \_\_\_\_\_ Credit cards
- \_\_\_\_\_ College education for children
- \_\_\_\_\_ Additional education



### Entertainment:

- \_\_\_\_\_ Dining out
- \_\_\_\_\_ Hobbies
- \_\_\_\_\_ Going to the movies
- \_\_\_\_\_ Event tickets
- \_\_\_\_\_ Health club membership
- \_\_\_\_\_ Sports equipment (golf clubs, home gym, etc.)
- \_\_\_\_\_ Latest gaming system
- \_\_\_\_\_ Upgraded TV (home entertainment system)
- \_\_\_\_\_ Online and mobile subscriptions



### Major Purchases:

- \_\_\_\_\_ Home ownership
- \_\_\_\_\_ Annual vacation
- \_\_\_\_\_ Family car / truck / SUV
- \_\_\_\_\_ Boat / RV / ATV
- \_\_\_\_\_ Live off base
- \_\_\_\_\_ Swimming pool



### Family / Personal:

- \_\_\_\_\_ Visits to family
- \_\_\_\_\_ Charitable donations or tithing
- \_\_\_\_\_ Extra money for R&R while deployed
- \_\_\_\_\_ Personal care (hairstresser / nails)
- \_\_\_\_\_ Clothes shopping
- \_\_\_\_\_ Latest smartphone

**Note:** Couples facing relationship stress due to differing financial values may wish to discuss their responses with a Personal Financial Counselor/Educator (PFC/E) to help get on the same page and discuss priorities.